

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: ZAJAC, EDWARD S.	§	Case No. 15-81798
ZAJAC, CIRA	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOSEPH D. OLSEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

327 South Church Street, Room #1100  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 07/25/2016 in Courtroom 3100, United States Courthouse, 327 South Court Street, #3100  
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated : 06/29/2016 By: /s/JOSEPH D. OLSEN  
Trustee

JOSEPH D. OLSEN  
1318 EAST STATE STREET  
ROCKFORD, IL 61104-2228  
(815) 965-8635  
JOlsenlaw@comcast.net

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: ZAJAC, EDWARD S.  
ZAJAC, CIRA

§ Case No. 15-81798

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Debtor(s) \_\_\_\_\_

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 8,172.00  
*and approved disbursements of* \$ 58.06  
*leaving a balance on hand of* <sup>1</sup> \$ 8,113.94

**Balance on hand:** \$ 8,113.94

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
5S	Credit Union 1	127,159.00	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 8,113.94

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH D. OLSEN	1,567.20	0.00	1,567.20
Trustee, Expenses - JOSEPH D. OLSEN	166.25	0.00	166.25
Attorney for Trustee, Fees - Yalden, Olsen & Willette	1,787.50	0.00	1,787.50

Total to be paid for chapter 7 administration expenses: \$ 3,520.95

Remaining balance: \$ 4,592.99

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 4,592.99

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 4,592.99

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 60,896.67 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Commerce Bank	14,124.42	0.00	1,065.31
2	Commerce Bank	5,344.38	0.00	403.09
3	Discover Bank	5,007.69	0.00	377.69
4	Capital One Bank (USA), N.A.	33,051.66	0.00	2,492.84
5U	Credit Union 1	3,368.52	0.00	254.06

Total to be paid for timely general unsecured claims: \$ 4,592.99

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00

Prepared By: /s/JOSEPH D. OLSEN

Trustee

JOSEPH D. OLSEN  
1318 EAST STATE STREET  
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(815) 965-8635  
JOlsenlaw@comcast.net

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Wells Fargo Bank, N.A.  
C/O Wells Fargo Bank, N.A., as servicer  
Attn: Bankruptcy Dept./MAC# D3347-0  
3476 Stateview Blvd.  
Fort Mill, SC 29715-7203

Advocate Good Shepherd Hospital  
P.O. Box 3030  
Oak Brook, IL 60522

Advocate Sherman Hospital  
35134 Eagle Way  
Chicago, IL 60678-1351

Bob and Gayle Sankey  
12323 Cooney Drive  
Woodstock, IL 60098-8675

CEP America Illinois LLP  
POB 582663  
Modesto, CA 95358-0070

Campbells Temperature  
652 W Terra Cotta Ave  
Crystal Lake, IL 60014-3462

Capital One Bank  
POB 6492  
Carol Stream, IL 60197-6492

Citi Card  
Processing Center  
Des Moines, IA 50363-0001

Citi Mortgage  
POB 6243  
Sioux Falls, SD 57117-6243

CitiMortgage, Inc.  
c/o Shara A. Netterstrom  
One East Wacker, Ste 1250  
Chicago, IL 60601-1980

Citimortgage, Inc.  
c/o Manley Deas Kochalski LLC  
P.O. Box 165028  
Columbus, OH 43216-5028

Commerce Bank  
POB 411036  
Kansas City, MO 64141-1036

Credit Union 1  
c/o Paul B. Fichter  
450 E. 22nd St., Ste 250  
Lombard, IL 60148-6176

Discover Card  
POB 6103  
Carol Stream, IL 60197-6103

Dr. Dante Flandaca  
1487 Commerce Drive  
Algonquin, IL 60102-5916

Dr. Steven Muraski  
2000 Larkin Ave., Suite 100  
Elgin, IL 60123-5879

BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998-2238

Fox Mechanical  
65 S. NW Highway  
Cary, IL 60013-2925

Joseph A. and Amy B. Marconi  
1486 Diamon Drive  
Hoffman Estates, IL 60192-3827

Joseph and Magdalena Grela  
4460 Princeton Court  
Lake in the Hills, IL 60156-6753

Koch Indoor Heating  
POB 1981  
McHenry, IL 60051-9033

McHenry County Orthopedics SC  
420 No. Rte 31  
Crystal Lake, IL 60012

Music and Arts  
4626 Wedgewood Blvd.  
Frederick, MD 21703-7159

Northshore University Health System  
23056 Network Place  
Chicago, IL 60673-1230

Northwest Comm. Hospital  
25709 Network Place  
Chicago, IL 60673-1257

Palatine Fire Department  
POB 457  
Wheeling, IL 60090-0457

Quicken Card  
Cardmember Services  
POB 15153  
Wilmington, DE 19886-5153

Sam Diamond  
3431 W. Elm Street  
McHenry, IL 60050-4466

VCP Printing  
901 W. Algonquin Rd.  
Algonquin, IL 60102-3573

Wells Fargo  
POB 14591  
Des Moines, IA 50306-3591

**Wells Fargo Bank, N.A.**  
**c/o Codilis & Associates, P.C.**  
**15W030 North Frontage Road, Suite 100**  
**Burr Ridge, IL 60527-6921**

**Cira Zajac**  
**3875 Thornberry Way**  
**Lake in the Hills, IL 60156-4626**

**Darron M Burke**  
**Barrick Switzer Long Balsley & Van Evera**  
**6833 Stalter Drive**  
**Rockford, IL 61108-2582**

**Edward S. Zajac**  
**3875 Thornberry Way**  
**Lake in the Hills, IL 60156-4626**

**Patrick S Layng**  
**Office of the U.S. Trustee, Region 11**  
**780 Regent St.**  
**Suite 304**  
**Madison, WI 53715-2635**

**FIA Card Services/BOA**  
**POB 982235**  
**El Paso, TX 79998**